

More rewarding FILL-UPS

Get 10¢ to \$1 OFF per gallon when you redeem 100 to 1,000 Fuel Points



Redeem your Fuel Points and save!

Once you earn 100 or more Fuel Points in a calendar month with your Freddy's shopping, you may redeem them for 1 discounted fuel purchase at a Fred Meyer Fuel Center or participating Shell Station. Fuel Discounts earned one calendar month must be redeemed by the end of the following month and cannot be combined with Fuel Points earned in another month.**

At Fred Meyer Fuel Centers, you can choose how many Fuel Points you redeem during a fill-up. At Shell Stations, you cannot choose – the largest available discount will always be used.

Plus, you can save another 5¢ a gallon with a Fred Meyer Rewards® Visa®

Available at Fred Meyer Fuel Centers when you pay with your Rewards Visa®.

Learn more at fredmeyer.com/fuel

 **Fred Meyer**
Fuel Centers

Tell us where to **GIVE**



With Community Rewards, your shopping can help decide who Fred Meyer supports with \$2.5 million in donations annually. Simply tell us the nonprofit you want to support.

Learn more & sign up at fredmeyer.com/communityrewards



Questions about Rewards?

Call us at 1-866-518-2686, 8AM-9PM Pacific Monday-Friday or visit fredmeyer.com/rewards for Rewards program details and terms.

The Most
VALUABLE CARD
in your wallet



Get your Rewards Card today!
Ask any Associate or visit our Customer Service Desk

FredMeyer
What's on your list today?

Pile
'em UP



Get 1 Rewards Point & 1 Fuel Point for most **every \$1** you spend at Freddy's*

Just shop with your Rewards Card

You accumulate Rewards Points and Fuel Points simply by doing your regular shopping at Freddy's. To see how many Points you've earned:

- Check your receipt
- Sign in at fredmeyer.com
- Use our App

**Cash in your
POCKET**



The card that pays
you to shop – up to
4 Rebates a year!

Earn 500 or more
Rewards Points during
any quarter of the year, and
we'll mail you a Rewards Rebate
you can spend like cash at Fred Meyer.

BOOST your points!

Rack up another
50
FUEL
POINTS



on every eligible prescription!

Non-federally funded prescriptions earn 50 Fuel Points.
Federally funded prescriptions earn 1 Fuel Point for
every \$1 of your out-of-pocket costs for new, transferred
or refilled prescriptions. See your pharmacist for details.



give and get

Get **BIGGER** Rebates!

Earn Double
Rewards Points
with a Fred Meyer
Rewards Visa®
or Rewards
Visa® Prepaid
Debit Card***



You earn 2 Rewards Points for every \$1 you spend at
Freddy's with a Rewards Visa® Card or Personalized
Rewards Visa® Prepaid Debit Card... **PLUS** 1 Rewards
Point for every \$1 you spend elsewhere!

And you'll save extra at Fred Meyer Fuel Centers, too,
thanks to an introductory offer, followed up afterwards
by an additional 5¢ per gallon discount.

Check out the details at fredmeyer.com/rewards

DOUBLE FUEL POINTS

for every \$1 you spend on eligible
Gift Cards***



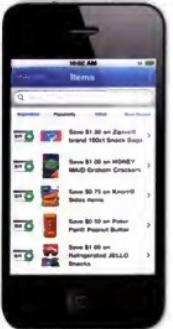
Just for **YOU** **OFFERS**



More deals arrive with your Rebate

Each quarter you earn a Rewards Rebate, you'll also
receive 12 or more Rewards Coupons.

COUPONS to go



Load manufacturers' coupons
online or via your smartphone
to your Rewards Card.

Visit fredmeyer.com/coupons
or download our App to
get started.



Scan the QR Code to
download our App

DEALS in your inbox



Get special offers, exclusive coupons and
more promotions delivered via email. Sign
up at fredmeyer.com/email and choose
Special Offers & Promotions

No receipt? no problem

Easy returns with Rewards



If you used your Rewards Card
when you purchased an item, just show it when you
make a return (up to 6 months for most items).

*Only purchases of eligible items made at Fred Meyer & Fred Meyer Jewelers using your Fred Meyer Rewards® Card or Fred Meyer Rewards® Visa® are eligible for Rewards Points. Points are awarded based on the amount spent at participating locations. No cash or cash equivalents will be given for Rewards Points. Accumulation of Points excludes fuel, tobacco, postage stamps, lottery tickets, Western Union, money orders, travel passes, phone activation, sales tax, evergreen, any purchases prohibited by law and these gift cards: Fred Meyer Visa®, MasterCard®, American Express®, Green Dot®, Kroger and financial variable load cards. Purchases made on Rewards Points will not earn Rewards Points.

**Offer available for a limited time at all Fred Meyer Fuel Centers and participating Shell Stations. Fuel stations apply. Fuel Discounts limited to a maximum of 35 gallons on 1 vehicle, subject to Fred Meyer Fuel Center's normal terms of purchase. Not valid where prohibited by law. See Fred Meyer Fuel Associate or Fred Meyer Fuel Center for more details. All participating Shell Stations, the maximum available discount will be used.

***CARDS HAVE NO VALUE UNTIL ACTIVATED. TERMS AND RESTRICTIONS APPLY. Only purchases made with your Fred Meyer Rewards Card or Fred Meyer Rewards Visa® Card or Fred Meyer Rewards Visa Prepaid Debit Card or Personalized Rewards Visa® Card, Green Dot Prepaid Debit products, MoneyPacSoft and American Express® Visa, Fred Meyer Rewards Visa Prepaid Debit Card, Mastercard, Financial Variable Load Gift Cards and e-Prepaid phones & airtime cards may be modified or discontinued at any time. All purchases are subject to manufacturer's terms and conditions and are subject to fraud prevention limits on the amount of purchase. Not valid where prohibited by law. Subject to availability. See gift cards for details, terms, conditions and if applicable, fees. All purchases are prohibited from being resold. These gift cards are not a deposit or a portion of the price. Product or offer may not be available in all stores.

****Purchases made inside Fred Meyer stores with the Fred Meyer Rewards® Visa® or Personalized Visa® Prepaid Debit Card (excluding office services, tobacco and pharmacy) accumulate 2 Rewards Points per \$1 spent. Purchases made outside Fred Meyer earn 1 Reward Point per \$1 spent. Not valid as payment for movie admissions. Reward Points accumulation excludes purchases at Fred Meyer Fuel Centers, Kroger Family of Stores Fuel Centers, taxes and any purchases prohibited by law. The creditor and issuer of the Fred Meyer Rewards Visa® Card is U.S. Bank National Association, pursuant to its agreement with Fred Meyer Inc. The Fred Meyer Rewards Visa Prepaid Debit Card issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc. and is not a credit card or gift card.

Shop Vacs	Computers
Strings	DVD/CDs
Tape, Mending	DVD & CD Players
Tools, Hand	Film
Weather Stripping	Nintendo
Wire	Photo Finishing
Health & Beauty Care	Photo Supplies
Air Purifiers	Radios
Braces, Elbow & Knee	Stereo Equipment
Cold Remedies	Telephones
Denture/Dental	Television
Deodorant	Video Games
Diet Needs	Video Tape
Eye Care	Electrical & Plumbing
Feminine Hygiene	Bathroom Hardware
First Aid	Batteries
Foot Care	Ceiling Fans, Decorative
Hair Care	Electrical Supplies
Hair Dryers	Extension Cords
Heating Pads	Faucets
Incontinent Needs	Flashlights
Locatives	Fluorescent Tubes
Lotions	Heaters
Medicated Soaps	Light Bulbs
Mouthwash	Light Fixtures
Pain Relievers	Medicine Cabinets
Rub & Liniments	Outdoor Lighting
Shampoos	Plumbing Repair
Shaving Needs	Sink Accessories
Skin Care	Tape, Mending
Suntan Oil	Toilet Repair
Toothpaste	Toilet Seats
Vaporizers	Tool Boxes
Vitamins	Tools, Power
Home Decor	Housewares
Candles	Appliances
Clocks	Bakeware
Curtain Rods	Can Openers
Drapery Hardware	Clothes Pins
Lamps	Cookware
Mirrors	Dish Cloths
Picture Frames	Food Containers, Plastic
Rugs	Food Processors
Sewing Notions	Frypans
Shelving	Glassware
Silk Flowers	Griddles
Thread	Hot Pads
Window Blinds	Ironing Needs
Yarn	Irons
Home Electronics & Music	Kitchen Towels
Answering Machines	Kitchen Utensils
Audio Tape	Microwaves
Cameras	Mixers
Compact Discs	Ovenware
Computer Accessories	Plasticware
Computer Games	Popcorn Poppers
	Pot Holders

Pots & Pans	Pots & Pans
Toasters	Toasters
Vacuum Cleaners	Vacuum Cleaners
Waffle Irons	Waffle Irons
Jewelry	Jewelry
Jewelry, Fine	Jewelry, Fine
Natural Choices	Natural Choices
Bulk Foods	Bulk Foods
Bulk Foods, Natural	Bulk Foods, Natural
Natural Foods	Natural Foods
Natural Vitamins	Natural Vitamins
Seasonal	Seasonal
Barbecues	Barbecues
Charcoal	Charcoal
Fans	Fans
Fireplace Accessories	Fireplace Accessories
Paint Center	Paint Center
Caulking	Caulking
Glue/Adhesives	Glue/Adhesives
Paint, Exterior	Paint, Exterior
Paint, Interior	Paint, Interior
Paint, Spray	Paint, Spray
Paint Brushes	Paint Brushes
Paint Sundries	Paint Sundries
Poly Sheeting	Poly Sheeting
Sandpaper	Sandpaper
Steel Wool	Steel Wool
Tape, Masking	Tape, Masking
Pet Place	Pet Place
Pet Food	Pet Food
Pet Supplies	Pet Supplies
Playville	Playville
Children's Books	Children's Books
Color Books	Color Books
Crayons	Crayons
Games, Table	Games, Table
Models	Models
Puzzles	Puzzles
Toys	Toys
Tricycles	Tricycles
Wagons	Wagons
Sporting Goods	Sporting Goods
Baseballs	Baseballs
Basketballs	Basketballs
Bicycle Supplies	Bicycle Supplies
Bicycles	Bicycles
Camping Equipment	Camping Equipment
Coolers	Coolers
Exercise Equipment	Exercise Equipment
Fishing Reels	Fishing Reels
Fishing Tackle	Fishing Tackle

Welcome

Here's your Redondo
Store Map
& Directory

*"Our goal is to
serve you so well,
you'll want to
return and shop
with us again
and again."*

(253) 946-7400

What's on your list today? You'll find it at
Fred Meyer



Restrooms are located down the hall from the
checkstands.

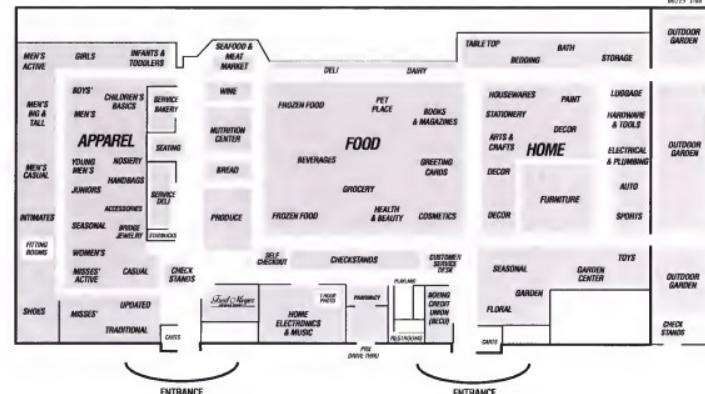
What's on your list today? Here's where to find it.

APPAREL

Fish, Fresh.....	SEASIDE
Flour.....	8
Franks.....	DELI BACK WALL
Frozen Food.....	23
Fruit, Canned.....	6
Fruit, Dried.....	8
Gelatin.....	8
Jewelry/Costume.....	11
Ladies.....	Gloves, Rubber.....
Gravy Mix.....	6
Luggage.....	7
Men's.....	Honey.....
Shoes/Shoe Care.....	Household Cleaners.....
Jams/Jellies.....	11
Aluminum Foil.....	7
Ammonia.....	8
Antacids.....	11
Baby Foods.....	11
Bacon.....	DELI BACK WALL
Baking Needs.....	8
Bathroom Tissue.....	Mayonnaise.....
Mexican Foods.....	MEAT
Beans, Canned.....	7
Beans, Dried.....	Milk, Canned & Dry.....
Beer.....	Milk, Fresh.....
Bleach.....	Dairy BACK WALL
Breads.....	Mops & Brooms.....
Brooms.....	Mustard.....
Butter.....	Noodles.....
Cake Mixes.....	Nuts, Baking.....
Canning Supplies.....	Nuts, Snack.....
Cereals, Dry.....	Oils, Cooking & Salad.....
Cereals, Hot.....	Olivies.....
Cheese, Natural.....	Oriental Foods.....
Cheese, Processed.....	Oven Cleaners.....
Coffee.....	Pancake Mix.....
Coffee Creamer.....	Paper Plate & Cups.....
Condiments.....	Chocolate Chips.....
Cookies.....	Paper Towels.....
Crackers.....	Party Dips.....
Detergents, Laundry.....	Cocktail Mix.....
Detergents, Liquid & Dish.....	Pasta.....
Diapers.....	Peanut Butter.....
Diabetic Foods.....	Peanuts, Bagged (Whole).....
Fabric Softener.....	Pop.....
Facial Tissue.....	Popcorn.....
Fish, Canned.....	Potatoes, Instant.....
Rice.....	Prepared Diners.....
Salad Dressings.....	Raisins.....

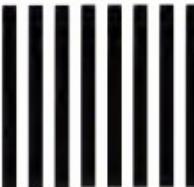
FOOD

Aluminum Foil.....	9
Ammonia.....	11
Antacids.....	11
Baby Foods.....	10
Bacon.....	DELI BACK WALL
Baking Needs.....	8
Bathroom Tissue.....	9
Mexican Foods.....	7
Beans, Canned.....	6
Beans, Dried.....	8
Beer.....	4
Bleach.....	10
Breads.....	ACROSS FROM SERVICE DELI
Brooms.....	11
Butter.....	Dairy BACK WALL
Cake Mixes.....	8
Canning Supplies.....	9
Cereals, Dry.....	7
Cereals, Hot.....	7
Cheese, Natural.....	DELI WALL
Cheese, Processed.....	11
Coffee.....	Pancake Mix.....
Coffee Creamer.....	Paper Plate & Cups.....
Condiments.....	Chocolate Chips.....
Cookies.....	Paper Towels.....
Crackers.....	Party Dips.....
Detergents, Laundry.....	Cocktail Mix.....
Detergents, Liquid & Dish.....	Pasta.....
Diapers.....	Peanut Butter.....
Diabetic Foods.....	Peanuts, Bagged (Whole).....
Fabric Softener.....	Pop.....
Facial Tissue.....	Popcorn.....
Fish, Canned.....	Potatoes, Instant.....
Rice.....	Prepared Diners.....
Salad Dressings.....	Raisins.....



*Home departments identified by overhead signs.

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 1700

FARGO ND

POSTAGE WILL BE PAID BY ADDRESSEE

CARDMEMBER SERVICE

PO BOX 6361

FARGO ND 58108-9899



**SAVE
EVEN MORE
ON FUEL!**

FredMeyer

4000 1234 5678 9010

00/00

MR. FRED MEYER

VISA

FREE TAKE ONE



FM-CC-CBRO-0114-555



IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask you for your name, address, date of birth and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents.

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	0% introductory APR for 9 billing cycles. After that, your APR will be 13.99%, 18.99% or 23.99% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0% introductory APR for 9 billing cycles for balances transferred within 30 days of account opening. After that, your APR will be 13.99%, 18.99% or 23.99% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	25.24% This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	Not Applicable.
How to Avoid Paying Interest on Purchases	Your due date is 24-30 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$2.00.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .

Fees

Annual Fee	None
Transaction Fees	<ul style="list-style-type: none">Cash AdvanceCash EquivalentConvenience Check AdvanceBalance TransferForeign Transaction <p>Either 4% of each advance amount or \$10 minimum, whichever is greater. Either 4% of each advance amount or \$20 minimum, whichever is greater. Either 4% of each advance amount or \$10 minimum, whichever is greater. Either 4% of each transfer amount or \$10 minimum, whichever is greater. 2.8% of each foreign purchase transaction or foreign ATM advance transaction.</p>
Penalty Fees	<ul style="list-style-type: none">Late PaymentReturned Payment <p>Up to \$35 Up to \$35</p>

How We Will Calculate Your Balance: We use a method called "average daily balances (including new purchases)."

This information about the costs of the card described in this application is accurate as of November 2013. This information may have changed after this date. To find out what may have changed, call us at 1-877-373-6194 (TDD 1-888-352-6455) or write to us at P.O. Box 6349, Fargo, ND 58125-6349.

Right to Change Terms: We may change APRs, fees, and other Account terms in the future based on your experience with U.S. Bank National Association and its affiliates as provided under the Cardmember Agreement and applicable law.

How We Apply Your Payments: We apply your minimum payment to balances with lower APRs first. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances.

Notice to New York Residents: You may contact the New York state department of financial services by telephone at (800) 342-3736 or visit its website at www.dfs.ny.gov for free information on comparative credit card rates, fees and interest-free periods.

Notice to Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement under section 766.59 of the Wisconsin statutes or court decree under section 766.70, adversely affects our interest unless we, prior to the time the credit is granted or an open-end credit plan is entered into, are furnished a copy of the agreement, decree or court order, or have actual knowledge of the adverse provisions. IF YOU ARE A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF YOUR MARRIAGE OR FAMILY.

Notice to California Residents: An applicant, if married, may apply for a separate account.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

EXPANDED ACCOUNT ACCESS. Any Card or PIN issued to or selected by you under this Agreement can be used to access multiple checking, savings, line of credit and credit card account(s) held in your name with us or our bank affiliates; and any account you open with us and our affiliates may be accessed by the Card or PIN issued under this Agreement now or in the future. "Expanded Account Access" means use of a card or account number and PIN to conduct a transaction or obtain information at ATMs, over the telephone, through personal computer banking, or via any other available method. If the Card or PIN is for a joint account, the Card or PIN can be used to access all the accounts linked to the Card or PIN for access, whether joint or individual. There are no additional fees or charges for Expanded Account Access, but fees applicable to each applicable account will continue to apply in accordance with the terms of the applicable account agreements. Call Cardmember Service at 1-877-373-6194 to cancel Expanded Account Access, allowing a reasonable time for cancellation to become effective. If you cancel Expanded Account Access for any account, this Account will not be accessible by any Card or PIN other than the Card or PIN issued under this Agreement.

Your privacy is important to us. U.S. Bank will only use your personal information in compliance with applicable law and U.S. Bank's privacy policy, which is provided when an Account is opened and annually thereafter.

The creditor and issuer of the Fred Meyer Rewards® Visa® Card is U.S. Bank National Association, pursuant to a license from Visa U.S.A. Inc.

FRED MEYER REWARDS® VISA® CARD PROGRAM SUMMARY

You are automatically enrolled in both the Fred Meyer Rewards® Visa® Card Program and the Fred Meyer Rewards® store program when your Fred Meyer Rewards® Visa® Card Account is opened.

Rewards Points are earned each time you make an eligible Purchase using your Account. You earn 1 Rewards Point for every dollar of Net Purchases (defined below) in a single transaction except for Purchases at Fred Meyer Fuel Centers or Kroger Fuel Centers. The list of Fred Meyer Fuel Centers and Kroger Fuel Centers is subject to change, for an up-to-date list of participating stores, visit www.fredmeyer.com.

For Purchases to be eligible for Rewards Points, you must pay with your Account at the time of purchase. "Net Purchases" for a statement period are determined by totaling all new Purchases charged to the Account during the billing cycle, then subtracting credits posted to the Account during the billing cycle for returned Purchases and/or adjustments. We may round Net Purchases up or down to a whole dollar amount for purposes of awarding Rewards Points; amounts less than one dollar will be disregarded. If credits during a statement period exceed Purchases, the credit balance will be carried over to following billing cycles and offset against future Purchases charged to the Account for purposes of awarding Rewards Points. You do not earn Rewards Points on the following transactions with your Account: any purchase at Fred Meyer Fuel Centers or Kroger Fuel Centers, Advances (including wire transfers, travelers checks, money orders, foreign cash transactions, betting transactions, lottery tickets and ATM disbursements), Convenience Checks, Balance Transfers, INTEREST CHARGES and Fees, credit insurance charges, or transactions to fund certain prepaid card products that are posted to your Account. We may reverse Rewards Points that were awarded for unauthorized Purchases, and we reserve the right to reverse Rewards Points and/or cancel benefits or awards if we reasonably believe that a Purchase was not a bona fide purchase of goods or services delivered or performed by a merchant and not returned by you. Rewards Points are nontransferable and have no cash value. There are no limits (other than the Account credit limit) on the amount of Rewards Points Cardmembers can earn. From time to time, we may offer special promotions to provide additional opportunities to earn Rewards Points.

A Cardmember's earned Rewards Points will accrue based on purchases that post to his or her Fred Meyer Rewards® Visa® Card Account for the current Rewards Cycle. The Rewards Points earned on the Fred Meyer Rewards® Visa® Card are sent to Fred Meyer, who manages the fulfillment of Fred Meyer Rewards® Rebates. A Cardmember must accumulate a minimum of 500 Rewards Points in the Rewards Cycle to qualify. At the end of each Rewards Cycle, Rewards Points are tallied and Rebates are sent by Fred Meyer to those who qualify. Rewards Points are set to zero at the beginning of each new Rewards Cycle. There is no maximum to the number of Rewards Points a Cardmember can earn in any given Rewards Cycle. Your Account must remain open and in good standing to earn and redeem Rewards Points.

You may redeem Rebates at any Fred Meyer store in an amount that equals or exceeds the value of the Rebate. Where the purchase is less than the value of the Rebate, no cash refund will be given for the difference. Rebates have no cash value; they may be used only to purchase merchandise at Fred Meyer. Rebates may not be used for ineligible items including, but not limited to, Gift Card or Money Order purchases, postage, tobacco, transit passes, lottery fees, game licenses, U.S. Forest Service passes, Fuel Stop, prescriptions, phone activation, Western Union services or tickets. Each Rebate expires on the date printed on the Rebate. Neither U.S. Bank National Association nor Kroger Personal Finance® has any responsibility for lost, stolen, missing or otherwise damaged or destroyed Rewards Rebates.

KROGER PRIVACY POLICY

The disclosure contained in this paragraph is provided because information about you and your Account will be furnished to The Kroger Co. and its affiliates in connection with the Fred Meyer Rewards® Program. The information furnished to Kroger in connection with the Fred Meyer Rewards® Program will be used as described in more detail in the Kroger Privacy Policy. The Kroger Privacy Policy is available online at www.kroger.com, from any customer service desk in one of Kroger's stores, or by calling 1-800-KROGERS (1-800-576-4377). Kroger and those agents and contractors with whom Kroger shares information in order to permit them to perform services for Kroger will hold your personally identifiable information in strict confidence except as permitted by the Kroger Privacy Policy. Kroger will not otherwise release any personally identifiable information about you unless you specifically authorize Kroger to do so or Kroger is required by law. No information about you that is furnished to Kroger in connection with the Fred Meyer Rewards® Program will be used by Kroger to provide you offers, information and savings other than those approved and sent by or on behalf of Kroger. If you do not wish to receive any mail from Kroger or its business partners, please call 1-800-KROGERS (1-800-576-4377).



Fred Meyer
Rewards® Visa®

Earn
bigger rebates
on every purchase,
everywhere.*

Free is
Always
in Season



FredMeyer
Apply Today.



What's on your list today?



Just about everything on your list can help you earn

Rewards Rebates. Your Rewards Points for groceries, clothes, home accessories, dinner out and more, all can add up to Rebates at Freddy's. So, not only will you save with our low prices, but you can also earn money-back Rebates to use at Freddy's up to four times a year!

Earn Rewards Rebates on every purchase, everywhere:

Earn 500 or more Rewards Points and get at least \$5 in Rewards Rebates.

	Estimated Monthly Spend	Rewards Points per net \$1*	Total Rewards Points per Cycle (3 months)
Purchases outside of Freddy's			
Travel & Entertainment	\$150	1	450
Bills	\$125	1	375
Retail Shopping	\$125	1	375
Dining	\$100	1	300
Purchases at Freddy's	\$500	2	3,000

Total Points **4,500 Rewards Points**
= \$45 Rewards Rebates

That adds up to \$180 in Rewards Rebates each year!

Chart represents example points only. See how your Rewards Points can add up by visiting <http://creditcard.fredmeyer.com> to use our Fred Meyer Rewards® Visa® Calculator.

APPLY TODAY & START EARNING DOUBLE REWARDS POINTS*
Call 1-866-258-5845 Promo Code 93950
GO TO: fmcreditcard.com/93950
OR REPLY BY MAIL

*Points earned on net spend. Net spend is purchases minus credits and returns.

FredMeyer



Get the card that pays you to shop!

Earn Rewards Points when you use your Fred Meyer Rewards® Visa® Card both inside and outside your Fred Meyer store!

Earn DOUBLE Rewards Points* at Freddy's

When you scan and pay with your Fred Meyer Rewards® Visa® Card, just about everything you buy at Freddy's — from groceries to home items to electronics — earns you 2 Rewards Points per net \$1.[†]

Get Big Fuel Discounts

You'll earn an additional 5¢ discount per gallon when you scan, redeem Fuel Points and pay with your Rewards Visa® Card at Fred Meyer Fuel Centers.[‡] Plus, save up to \$1.25 per gallon for the first 3 months when you redeem up to 1,000 Fuel Points!^{**}

Earn Rewards Points outside Freddy's[§] — anywhere Visa® is accepted

Whether you're dining out, shopping or making an online purchase, you'll earn 1 Rewards Point for every net \$1 you spend[§] outside of Freddy's.

0% Intro APR[¶] on purchases and balance transfers for the first nine billing cycles, thereafter, a variable APR, currently **13.99%, 18.99% or 23.99%[¶]**

Your 0% introductory APR applies to balance transfers made within 30 days of account opening, and is valid for 9 billing cycles. The introductory rate does not apply to cash advances. A balance transfer fee of 4% of each transfer amount (\$10 minimum) applies. We apply your minimum payment to balances with lower APRs first. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances. See the back panels for full terms of the offer, including the Right to Change Terms.



**APPLY TODAY & START EARNING
DOUBLE REWARDS POINTS***

**Call 1-866-258-5845
Promo Code 93950**

GO TO: fmcreditcard.com/93950
OR REPLY BY MAIL

*Double Rewards Points: Purchases made inside Fred Meyer stores with the Fred Meyer Rewards® Visa® Card, excluding office services, tobacco and pharmacy will accumulate 2 Rewards Points per net \$1 spent. Purchases made outside of Fred Meyer earn 1 Rewards Point per net \$1 spent. You must scan your Fred Meyer Rewards® Card or barcode on the back of the Fred Meyer Rewards® Visa® and pay with the Fred Meyer Rewards® Visa® in order to earn Double Rewards Points. Rewards Points earned on net spend (purchases minus credits and returns). Rewards Points accumulation excludes Fred Meyer and Kroger Family of Stores Fuel Center purchases, taxes and any purchase prohibited by law.

**Offer applies to new cardholders only. Discount is available at Kroger Family of Stores Fuel Centers when you redeem at least 100 existing Fuel Points earned in a single month. You must scan, redeem Fuel Points and pay with your Fred Meyer Rewards® Visa® in order to receive the fuel discount. Additional 25¢ discount offer expires three months from the cardholder's approval date. Upon expiration, cardholder will receive additional 5¢ fuel discount at Kroger Family of Stores Fuel Centers when they scan, redeem Fuel Points and pay with their Fred Meyer Rewards® Visa®. Not valid with any other fuel offer. Accumulation excludes taxes, office services, tobacco, fuel and any purchases prohibited by law. Fuel discount effective for a limited time at participating fuel center locations. Not valid in AL, LA, MO or where prohibited by law. Purchases made at Kroger Family of Stores Fuel Centers do not earn double Rewards or Fuel Points. Please see store for fuel discount details and in-store spending requirements.

[†]Fuel Discounts: Effective for a limited time only at participating Fred Meyer Fuel Center locations. Fuel Discount requires earning a minimum of 100 Fuel Points on qualifying purchases at Fred Meyer within a calendar month. Purchases made at Fred Meyer Fuel Centers and other Kroger Family of Stores Fuel Centers do not earn Double Rewards Points or Fuel Points. Offer not valid with any other discount offers. Please see store for fuel discount details and in-store spending requirements. Discounts and spending requirements vary by location. Not valid in AL, LA, MO or where prohibited by law.

**For DOUBLE Rewards Points and greater discounts on Fuel,
fill this out and mail today!**



Please tell us about yourself:

Please PRINT.

Your name (First, Middle, Last)

Your date of birth (Required)	Your Social Security number (Required)	Your home phone
/ /	- - -	() - - -
Your home address (Please provide street address)		
City	State	ZIP code
Your email address (Optional)		
What is your MONTHLY rent/mortgage payment?		
\$, . 0 0	How long have you been at your current residence?
Who is your current employer?		
How long have you been with this employer?		
What is your ANNUAL income? (Required)		
\$, 0 0 0		
Who is your current employer?		
For Wisconsin residents only*: I am Married <input type="checkbox"/> Unmarried <input type="checkbox"/> If married, name of spouse:		
Spouse resides at: <input type="checkbox"/> The address shown above, or: <input type="checkbox"/>		
Note: A named Wisconsin resident signing for his/her own name must provide the name and address of their spouse in the space above. If this credit Account is opened, we may give notice of the opening to the applicant's spouse.		
Please give us the number on the back of your Rewards Card to ensure you receive your rewards.		

FMT2014

Promo Code 93950

KCPL SC93950 PC2862 LC09933

By signing below, you understand and agree that U.S. Bank National Association ("we," "us," or "our"), as the creditor and issuer of your Account, will rely on the information provided here in making this credit decision, and you certify that such information is accurate and complete to the best of your knowledge. If we open an Account based on this application, you will be individually liable (or, for joint accounts, individually and jointly liable) for all authorized charges and for all fees referred to in the most recent Cardmember Agreement, which may be amended from time to time. We may request consumer credit reports at any time for evaluating the application and in the future for renewing Account credit limits. For Account renewal, for servicing and collection purposes, and for other legitimate purposes associated with your Account. Upon your request, we will inform you if a consumer report was requested and if it was, provide you with the name and address of the consumer reporting agency that furnished the report. By providing us with any telephone number used for a mobile or other wireless device now or in the future, including a number that you have consented to a call phone number, you are automatically consenting to receiving communications — including but not limited to pre-recorded or artificial voice message calls, fax messages, and calls made by an automatic telephone dialing system — from us and our affiliates and agents regardless of the purpose of the communication. Calls and messages may include access fees from your cellular provider. By signing below, you also agree that we may verify your employment, income, address and all other information provided with other creditors, credit reporting agencies, employers, third parties, and through records maintained by federal and state agencies (including any state motor vehicle Department) and waive any rights you may have in the information held by those agencies. If you have granted an account to another person, you understand and agree that we will report that fact, your name, address, phone number and information about your ongoing account activity to The Kroger Co., any other information about you taken from this application or received from third parties. By signing below, you certify that you have read and understood and that you agree to the terms of this application here and on the reverse side, including Expedited Account Access.

Applicant Signature

Date

See the reverse side for rates, fees and other cost information.